IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:

Kristin Hoyne Gomes, et al.

Docket No.:

20655.1000

Serial No.:

10/588,811

Filing Date:

June 11, 2007

Group Art Unit:

3695

Examiner:

Confirmation No.: 3994

Siegfried E. Chencinski

TITLE:

SYSTEM AND METHOD USING ENHANCED

AUTHORIZATION DATA TO

REDUCE TRAVEL-RELATED TRANSACTION FRAUD

REPLY AND AMENDMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated August 31, 2010, of which this Reply is filed within three months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.